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[https://www.100test.com/kao\\_ti2020/150/2021\\_2022\\_2006\\_E5\\_B9\\_B4\\_E4\\_B8\\_8B\\_c85\\_150581.htm](https://www.100test.com/kao_ti2020/150/2021_2022_2006_E5_B9_B4_E4_B8_8B_c85_150581.htm) 第五课时练习3. Banks and Banking : Other Bank Services

A modern bank provides many services other than checking accounts. \_\_\_\_1\_\_\_\_ If you went to a bank to open a savings account, you would go through almost the same procedures followed in applying for a checking account.

\_\_\_\_2\_\_\_\_ Then you would be given a passbook in which your initial deposit would be recorded. All deposits and withdrawals from your account are entered into your passbook. \_\_\_\_3\_\_\_\_ With a regular passbook savings account, you would be able to withdraw money wherever you needed it. All you would have to do is fill out a withdrawal order and present it, along with your passbook to the teller. All banks pay interest on savings accounts. \_\_\_\_4\_\_\_\_

Banks also pay interest at different times. \_\_\_\_5\_\_\_\_ Suppose, for example, that on January 1, you deposited \$ 1,000 in a bank that paid 4 1/2 percent interest semiannually. By July 1, you would have earned \$ 22.50 interest. This interest would automatically be credited to your account. and if you left it in the bank, along with your original deposit, you would receive interest on \$ 1,022.50 for the next six-month period. That is, your interest would be compounded.A.

But the majority of them pay semiannually, that is, every six months.B. The interest rate varies from bank to bank, but the general range is from 4 1/2 to 6 percent.C. This means that passbook contains an actual record of all transactions made and that you know

the exact amount of savings you have at any one time.D. One of these is checking accounts.E. First you would be asked to fill out a signature card.F. But most banks pay interest at the end of a year.G. One of the most important of these is regular passbook savings.H. One can withdraw money whenever necessary.答案：1.G；2.；3.；4.B；5.A 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)